

ABSTRAKS

Penelitian ini bertujuan untuk menganalisis pengaruh Dana Pihak Ketiga (DPK), *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), dan *Return On Asset* (ROA) terhadap *Return On Asset* (ROA) Studi pada Bank Umum Syariah di Indonesia periode. Analisis dilakukan dengan menggunakan data runtun waktu yang dipublikasikan oleh Bank Indonesia periode 2012-2016

Hasil penelitian ini menunjukkan bahwa variabel Dana Pihak Ketiga (DPK) memiliki hasil t-hitung sebesar 0.843 dengan tingkat signifikansi sebesar 0.405, yang berarti secara parsial berpengaruh positif dan signifikan terhadap *Return On Asset*, *Financing to Deposit Ratio* (FDR), memiliki hasil t hitung sebesar 1.320 dengan tingkat signifikansi sebesar 0.195 yang berarti secara parsial berpengaruh positif dan tidak signifikan terhadap *Return On Asset*. *Capital Adequacy Ratio* (CAR) memiliki hasil t-hitung sebesar -0.743 dengan tingkat signifikansinya sebesar 0,463 yang berarti secara parsial berpengaruh negatif dan tidak signifikan terhadap *Return On Asset*. *Non Performing Financing* (NPF) memiliki hasil t-hitung sebesar -2.700 dengan tingkat signifikansinya sebesar 0.011, yang berarti secara parsial berpengaruh negatif dan signifikan terhadap *Return On Asset*. Hasil regresi ini juga menunjukkan nilai F-statistik sebesar 3.298 dengan probabilitas sebesar 0.021 sehingga dapat disimpulkan bahwa variabel Dana Pihak Ketiga (DPK), *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), *Non Performing Financing* (NPF), secara simultan atau bersama-sama memiliki pengaruh terhadap *Return On Asset* (ROA) Pada Bank Umum Syariah di Indonesia.

Kata Kunci: Bank Umum Syariah DPK, FDR, CAR, NPF, ROA,

ABSTRACT

This study aim to analyze the influence of Third Party Fund (TPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), and Non Performing Financing (NPF), of the Return On Asset (ROA) by Islamic Banks in Indonesia period. Analyses were performed using time series data that published by Bank Indonesia period 2012-2016.

The results of this study showed that variable Third Party Fund (TPF) has the t-count of 0.843 at a significance level of 0.405, which means partially positive and significant impact on Return on Asset, Financing to Deposit Ratio (FDR) has the t-count of 1.320 at a significance level of 0.195, which means partially positive and not significant impact on Return On Asset. Capital Adequacy Ratio (CAR) has the result of t-test for -0.743 with a significance level of 0.463, which means partially negative and not significant to Return On Asset. Non Performing Financing (NPF) has the t-count of -2.700 with a significance level of 0.011, which means partially a significant negative effect on Return On Asset a Return On Asset (ROA) has amounted to 0.317 t-test with a significance level of 0.753, which means partial and insignificant positive influence on Return On Asset. The regression results also show the value of F-statistic at 3.298 with a probability of 0.021 so that it can be concluded that the variable Third Party Fund (TPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Non Performing Financing (NPF), simultaneously or together have an influence on Return On Asset on Islamic Banks in Indonesia.

Keyword: Islamic Banks, TPF, FDR, CAR, NPF, and ROA.